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Case 09-35922 Doc 1 Filed 09/28/09 Entered 09/28/09 15:17:07 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 36

United States Bankruptcy Court Northern District of Illinois							untary Petition
Name of Debtor (if individual, enter Last, First, Midd Austin, Samantha	Name of J	Name of Joint Debtor (Spouse) (Last, First, Middle):					
All Other Names used by the Debtor in the last 8 year (include married, maiden, and trade names):	rs				Joint Debtor in d trade names)		years
Last four digits of Soc. Sec. or Individual-Taxpayer I. EIN (if more than one, state all): <b>8234</b>	.D. (ITIN) No./Complete	Last four of EIN (if mo				ахрауег І.Г	D. (ITIN) No./Complete
Street Address of Debtor (No. & Street, City, State & 224 Elizabeth St	z Zip Code):	Street Add	lress of Jo	int Debto	or (No. & Stree	t, City, Sta	te & Zip Code):
Calumet City, IL	ZIPCODE <b>60409-521</b>	5					ZIPCODE
County of Residence or of the Principal Place of Busi	iness:	County of	Residence	e or of the	e Principal Plac	ce of Busin	iess:
Mailing Address of Debtor (if different from street ad	ldress)	Mailing A	ddress of	Joint Deb	otor (if differen	t from stre	et address):
	ZIPCODE						ZIPCODE
Location of Principal Assets of Business Debtor (if d	ifferent from street address	above):					
	<u> </u>					7	ZIPCODE
Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to attach signed application for the court's considerat is unable to pay fee except in installments. Rule 10 3A. ☐ Filing Fee waiver requested (Applicable to chapter attach signed application for the court's considerat	(Check  Health Care Busine Single Asset Real E U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other  Tax-Exee (Check box, Debtor is a tax-exer Title 26 of the Unit. Internal Revenue Cox  individuals only). Must ion certifying that the debt 106(b). See Official Form	mpt Entity if applicable.) applicable.) applicable of Check one Debtor Debtor The Check if: Debtor affiliate Check all A plan	under he box: is a small is not a sn s aggregat s are less	Cha	the Petition pter 7 pter 9 pter 11 pter 12 pter 13  ots are primarily s, defined in 1 1(8) as "incurr vidual primarily onal, family, or purpose."  Chapter 11 I debtor as defin tess debtor as contingent liquida 90,000.	n is Filed (  Chap Recc Mair Chap Recc None Nature of 1 (Check one y consumer 1 U.S.C. ed by an y for a r house-  Debtors  med in 11 U defined in 1 uted debts of	Debts are primarily business debts.  J.S.C. § 101(51D). 11 U.S.C. § 101(51D).  Deved to non-insiders or
Statistical/Administrative Information					ere solicited pr ith 11 U.S.C. §		THIS SPACE IS FOR
Debtor estimates that funds will be available for or Debtor estimates that, after any exempt property distribution to unsecured creditors.			id, there v	will be no	funds availabl	e for	COURT USE ONLY
Estimated Number of Creditors  1-49 50-99 100-199 200-999 1,00 5,00		10,001- 25,000	25,001- 50,000		50,001- 100,000	Over 100,000	
	00,001 to \$10,000,001 million to \$50 million	\$50,000,001 to \$100 million	\$100,00 to \$500	0,001	\$500,000,001 to \$1 billion	More than	1
Estimated Liabilities		\$50,000,001 to \$100 million		0,001		More than	

Prior Bankruptcy Case Filed Within Last	<b>8 Years</b> (If more than two	, attach additional sheet)
Location Where Filed: <b>None</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor	r (If more than one, attach additional sho
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	whose deb I, the attorney for the pet that I have informed the chapter 7, 11, 12, or 1 explained the relief avail	Exhibit B  unpleted if debtor is an individual ts are primarily consumer debts.)  itioner named in the foregoing petition, petitioner that [he or she] may proceed of title 11, United States Code, and lable under each such chapter. I further debtor the notice required by § 342(b)
	X /s/ Troy L Gleason Signature of Attorney for D	
<ul> <li>✓ No</li> <li>Exhi</li> <li>(To be completed by every individual debtor. If a joint petition is filed, e</li> <li>✓ Exhibit D completed and signed by the debtor is attached and ma</li> <li>If this is a joint petition:</li> <li>☐ Exhibit D also completed and signed by the joint debtor is attached</li> </ul>	ade a part of this petition.	•
(Check any a ✓ Debtor has been domiciled or has had a residence, principal place		
preceding the date of this petition or for a longer part of such 180  There is a bankruptcy case concerning debtor's affiliate, general		
Debtor is a debtor in a foreign proceeding and has its principal pror has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	lace of business or principa but is a defendant in an acti-	l assets in the United States in this Distron or proceeding [in a federal or state cou
Certification by a Debtor Who Resid (Check all app  Landlord has a judgment against the debtor for possession of debtor	es as a Tenant of Resid	
		ecked, complete the following.)
(Name of landlord or less		ecked, complete the following.)
	otor's residence. (If box che	ecked, complete the following.)

the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Desc Main

Page 2

Entered 09/28/09 15:17:07

Page 2 of 36

Name of Debtor(s):

Austin, Samantha

Case 09-35922 B1 (Official Form 1) (1/08)

filing of the petition.

(This page must be completed and filed in every case)

**Voluntary Petition** 

Doc 1

Filed 09/28/09

Document

### Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Austin, Samantha

#### Signatures

#### $Signature(s) \ of \ Debtor(s) \ (Individual/Joint)$

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Samantha Austin

Signature of Debtor

Samantha Austin

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**September 28, 2009** 

Date

#### Signature of Attorney\*



Signature of Attorney for Debtor(s)

Troy L Gleason 6276510 Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 (312) 578-9530 Fax: (312) 578-9524 troy@chicagobk.com

#### September 28, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X
---

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Page 2

Social Security number (If the bankruptcy

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

Printed Name and title, if any, of Bankruptcy Petition Preparer

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

X Signature of Bankruptcy Petition Preparer of officer, principal, respartner whose Social Security number is provided above.	petition preparer is not the Social Security num principal, responsible p the bankruptcy petition (Required by 11 U.S.C. sponsible person, or	ber of the officer, erson, or partner of preparer.)
Certificate I (We), the debtor(s), affirm that I (we) have received and read this	of the Debtor s notice.	
Austin, Samantha Printed Name(s) of Debtor(s)	X /s/ Samantha Austin Signature of Debtor	<b>9/28/2009</b> Date
Case No. (if known)	Signature of Joint Debtor (if any)	Date

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Filed 09/28/09 Document Entered 09/28/09 15:17:07 Page 6 of 36

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IN RE Austin, Samantha

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Debtor(s)

Case No. \_\_\_\_\_(If known)

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL

0.00

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Filed 09/28/09 Document Entered 09/28/09 15:17:07 Page 7 of 36 Desc Main

(If known)

IN RE Austin, Samantha

Debtor(s)

Case No. \_

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash on Hand		50.00
2.	Checking, savings or other financial		Checking account with Bank of America		100.00
	accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Savings Account with Bank of America		100.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Household goods, including but not limited to: TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances.		1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other colletions or collectibles		250.00
6.	Wearing apparel.		Used Clothing		250.00
7.	Furs and jewelry.		Misc Costume Jewelry		75.00
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life thru work - no cash value		0.00
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k) with current employer - 100% Exempt		1,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

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Doc 1 Filed 09/28/09 Document

Page 8 of 36

Entered 09/28/09 15:17:07 Desc Main

IN RE Austin, Samantha

\_ Case No. \_

Debtor(s)

(If known)

#### **SCHEDULE B - PERSONAL PROPERTY** (Continuation Sheet)

				1	T
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			

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Debtor(s)

Page 9 of 36

Entered 09/28/09 15:17:07 Desc Main

(If known)

IN RE Austin, Samantha

\_\_\_\_\_ Case No. \_\_

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.	 CURRENT VALUE OF DEBTOR'S INTEREST PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OF EXEMPTION	OR
1 1		
35. Other personal property of any kind not already listed. Itemize.		

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Doc 1 Filed 09/28/09

Debtor(s)

Entered 09/28/09 15:17:07 Page 10 of 36 Desc Main

(If known)

IN RE Austin, Samantha

Document Page 10 of

Case No. \_\_\_\_\_

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Cash on Hand	735 ILCS 5 §12-1001(b)	50.00	50.00
Checking account with Bank of America	735 ILCS 5 §12-1001(b)	100.00	100.00
Savings Account with Bank of America	735 ILCS 5 §12-1001(b)	100.00	100.00
Household goods, including but not limited to: TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances.	735 ILCS 5 §12-1001(b)	1,000.00	1,000.00
Books, Pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other colletions or collectibles	735 ILCS 5 §12-1001(a)	250.00	250.00
Used Clothing	735 ILCS 5 §12-1001(a)	250.00	250.00
Misc Costume Jewelry	735 ILCS 5 §12-1001(b)	75.00	75.00
401(k) with current employer - 100% Exempt	735 ILCS 5 §12-1006(a)	1,000.00	1,000.00

Filed 09/28/09 Document Entered 09/28/09 15:17:07 Page 11 of 36 Desc Main

(If known)

IN RE Austin, Samantha

Debtor(s)

Case No. \_

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1001			Installment account opened 8/06				22,638.00	22,638.00
Capital One Auto Finan 3901 Dallas Pkwy Plano, TX 75093-7864			VALUE \$					
ACCOUNT NO.			VALUE \$					
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
<b>0</b> continuation sheets attached			VALUE \$ (Total of the		otot		\$ 22,638.00	\$ 22,638.00
			(Use only on la		Tot page		\$ 22,638.00	\$ 22,638.00

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Filed 09/28/09 Document Entered 09/28/09 15:17:07 Page 12 of 36 Desc Main

IN RE Austin, Samantha

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Debtor(s)

Case No. \_\_\_\_\_(If known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Stat.	istical Juliniary of Certain Labinities and Related Pata.
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	O continuation sheets attached

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IN RE Austin, Samantha

Filed 09/28/09	Entered 09/28/09	9 15:17:0	7 Desc Main
Document	Page 13 of 36		
	9	Case No.	

Debtor(s)

(If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

	_					_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 83n1			Open account opened 8/08			T	
Account Recovery Servi 8031 N 114th St Wauwatosa, WI 53222-4218							910.00
ACCOUNT NO.			Assignee or other notification for:			$\top$	
Js Cellular PO Box 203 Palatine, IL 60055-0203	-		Account Recovery Servi				
ACCOUNT NO. <b>5371</b>	T		May 2009 Payday loan		_	$\dagger$	
Americash Loan 1818 148th St Midlothian, IL 60445-3117							1,500.00
ACCOUNT NO. 3338			November 2008 Payday Ioan			T	,
Brother Loan 7621 W 63rd St Summit, IL 60501-0396							1,078.00
4				Subt		- 1	
4 continuation sheets attached			(Total of th		age ota		\$ 3,488.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Relate	also atist	o oı tica	n ıl	5

Doc 1 Filed 09/28/09 Document

Entered 09/28/09 15:17:07 Page 14 of 36

Desc Main

(If known)

IN RE Austin, Samantha

Debtor(s)

\_ Case No. \_\_\_\_\_

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED		AMOUNT OF CLAIM
ACCOUNT NO. <b>7172</b>	1		Revolving account opened 8/06	+				
Cap One PO Box 85520 Richmond, VA 23285-5520			-					1,351.00
ACCOUNT NO. 1416			judgment	+			$\vdash$	1,331.00
Capital One Auto Finance C/O Blitt & Gaines, PC 661 Glenn Ave Wheeling, IL 60090-6017								20,775.00
ACCOUNT NO. <b>4208</b>			Open account opened 10/08	+			T	
Credit Management Lp For Comcast Seconds - 4000 4200 International Pkwy Carrollton, TX 75007-1912								375.00
ACCOUNT NO.			Assignee or other notification for:	+			$\vdash$	
Comcast Attn: Bankruptcy 1500 Market St Philadelphia, PA 19102-2100			Credit Management Lp					
ACCOUNT NO. <b>5516</b>			Revolving account opened 12/05	+				
Credit One Bank PO Box 98875 Las Vegas, NV 89193-8875								222.22
ACCOUNT NO. <b>7874</b>	$\vdash$		Open account opened 1/09	+			$\vdash$	889.00
Dependon Collection Se PO Box 4833 Oak Brook, IL 60522-4833								
Laggerra			Acciones on other potitions:	+	L		$\vdash$	341.00
ACCOUNT NO.  Bud's Ambulance Service PO Box 659 Dolton, IL 60419-0659			Assignee or other notification for: Dependon Collection Se					
Sheet no1 of4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	_		(Total of	Sub this p			\$	23,731.00
			(Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Rela	ort als Statis	stic	on al	\$	

Doc 1 Filed 09/28/09 Document

Entered 09/28/09 15:17:07 Page 15 of 36

Desc Main

IN RE Austin, Samantha

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Case No.

Debtor(s)

(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1362			Judgment from Installment account opened 6/07	t		H	
Great American Finance 205 W Wacker Dr Chicago, IL 60606-1216	-						1,395.00
ACCOUNT NO.			Assignee or other notification for:	+		H	1,000.00
Heller And Frisone Law 33 N Lasalle St Ste 1200 Chicago, IL 60602-2603			Great American Finance				
ACCOUNT NO. <b>5531</b>							
H And F Law 33 N Lasalle St Chicago, IL 60602-2603							1,020.00
ACCOUNT NO.			Assignee or other notification for:				1,020.00
05 Great American Finance Company			H And F Law				
ACCOUNT NO. 6744			Medical bill from Sept 2008				
Ingalls Memorial Hospital 1 Ingalls Dr Harvey, IL 60426-3558							355.74
ACCOUNT NO. <b>5516</b>			Open account opened 2/08				333.74
Lvnv Funding Llc PO Box 740281 Houston, TX 77274-0281							
ACCOUNT NO.			Assignee or other notification for:				1,086.00
First National Bank Of Marin C/O Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714-4610			Lvnv Funding Llc				
Sheet no. 2 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	_	age	)	\$ 3,856.74
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

Doc 1 Filed 09/28/09 Entered 09/28/09 15:17:07 Desc Main Document

Page 16 of 36

(If known)

IN RE Austin, Samantha

Debtor(s)

\_ Case No. \_

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8354			Open account opened 11/08				
Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123-2251							570.00
ACCOUNT NO.			Assignee or other notification for:	T		H	370.00
Citibank Bankruptcy 100 Citibank Dr San Antonio, TX 78245-3202			Midland Credit Mgmt				
ACCOUNT NO.			Assignee or other notification for:	T		Ħ	
Citibank/platinum Select			Midland Credit Mgmt				
ACCOUNT NO. <b>2774</b>			Open account opened 5/07				
Nicor Gas 1844 W Ferry Rd Naperville, IL 60563-9662							
ACCOUNT NO. <b>234D</b>			December 2008 Ioan				549.00
Norwest Capital Investments, Inc PO Box 1207 Hallandale, FL 33008-1207							0.000.00
ACCOUNT NO. 3889			judgment				2,000.00
Overland Bond 4701 W Fullerton Ave Chicago, IL 60639-1817							10,753.00
ACCOUNT NO.			Assignee or other notification for:			$\dashv$	. 5,1 55.00
Jeffrey Albert 205 W Randolph St Ste 920 Chicago, IL 60606-1814			Overland Bond				
Sheet no. <b>3</b> of <b>4</b> continuation sheets attached to				Sub	tota		
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	nis p		;)	\$ 13,872.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	o o	n al	\$

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Debtor(s)

Filed 09/28/09 Document

Entered 09/28/09 15:17:07 Page 17 of 36

Desc Main

IN RE Austin, Samantha

Case No. \_

(If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0003			February 2009 Payday Ioan	H			
Payday Loan Store 947 B E Sibley Blvd Dolton, IL 60419							600.00
ACCOUNT NO.			February 2009 Payday Ioan				000.00
Sir Finance 424 W 31st St Chicago, IL 60616-3116			Testidary 2000 Fayday Ioan				1,245.00
ACCOUNT NO. 4000	-		Medical bill	$\vdash$			1,243.00
South Suburban Gastroenterology, SC 17901 Governors Hwy Ste 208 Homewood, IL 60430-1146							2,170.00
ACCOUNT NO. 4960			Medical bill	H			
Southwest Laboratory Phys Dept 77-9288 Chicago, IL 60678-0001							577.30
ACCOUNT NO.							377.30
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 4 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		<u> </u>	(Total of the		age	)	<b>\$ 4,592.30</b>
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S	als	Fota o o tica	n	

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the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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Filed 09/28/09 Document

Entered 09/28/09 15:17:07 Page 18 of 36

Desc Main

IN RE Austin, Samantha

Debtor(s)

Case No. (If known)

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	i e	DEPENDENTS OF	F DEBTOR ANI	SPOU	SE		
Married		RELATIONSHIP(S): Daughter Son				AGE(S): 14 11	
EMPLOYMENT:		DEBTOR			SPOUSE		
	Postal Carrie				SFOUSE		
Occupation Name of Employer	United States						
How long employed	4 years	of ost office					
Address of Employer	700 E 61st St Chicago, IL 6						
INCOME: (Estima	ate of average or	r projected monthly income at time case filed)			DEBTOR		SPOUSE
		lary, and commissions (prorate if not paid mon	thly)	\$	4,171.96	\$	
2. Estimated month	nly overtime			\$		\$	
3. SUBTOTAL				\$	4,171.96	\$	
4. LESS PAYROL	L DEDUCTION	NS					
a. Payroll taxes a	nd Social Secur	ity		\$	913.46		
b. Insurance				\$	136.15		
<ul><li>c. Union dues</li><li>d. Other (specify)</li></ul>	Ponsion			\$	<u>47.88</u> 31.31	\$	
u. Other (specify	Tsp Savings	<b>.</b>		\$ —	97.65		
5. SUBTOTAL O				\$	1,226.45		
6. TOTAL NET M	ONTHLY TA	KE HOME PAY		\$	2,945.51	\$	
7. Regular income	from operation of	of business or profession or farm (attach detaile	ed statement)	\$		\$	
8. Income from rea				\$		\$	
9. Interest and divid				\$		\$	
that of dependents  11. Social Security	listed above	ort payments payable to the debtor for the debtor	or's use or	\$		\$	
		ment assistance		\$		\$	
(				\$		\$	
12. Pension or retir				\$		\$	
13. Other monthly (Specify)				\$		\$	
(Specify)				\$ —		\$	
				\$		\$	
14. SUBTOTAL (	OF LINES 7 TH	IROUGH 13		\$		\$	
15. AVERAGE M	ONTHLY INC	<b>COME</b> (Add amounts shown on lines 6 and 14)		\$	2,945.51	\$	
		<b>ONTHLY INCOME</b> : (Combine column totals tal reported on line 15)	from line 15;		\$	2,945.5	 51

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

Filed 09/28/09 Document Entered 09/28/09 15:17:07 Page 19 of 36

Desc Main

(If known)

IN RE Austin, Samantha

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e. Other

Debtor(s)

Case No.

#### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case fil quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from Form22A or 22C.	313
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Cexpenditures labeled "Spouse."	Complete a separate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$1,100.00
a. Are real estate taxes included? Yes No <u>✓</u>	
b. Is property insurance included? Yes No <u>✓</u>	
2. Utilities:	
a. Electricity and heating fuel	\$ 320.00
b. Water and sewer	\$
c. Telephone	\$ <b>40.00</b>
d. Other Cell Phone	\$ 80.00
Cable And Internet	\$ 100.00
3. Home maintenance (repairs and upkeep)	\$
4. Food	\$600.00
5. Clothing	\$ <b>100.00</b>
6. Laundry and dry cleaning	\$ <b>50.00</b>
7. Medical and dental expenses	\$ <u>100.00</u>
8. Transportation (not including car payments)	\$ <b>250.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$
10. Charitable contributions	\$
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$
b. Life	\$
c. Health	\$
d. Auto	\$

12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$_	
	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		

a. Auto
b. Other

\$ \_\_\_\_\_
\$ \_\_\_\_

**18. AVERAGE MONTHLY EXPENSES** (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

2,940.00

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: **None** 

#### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ 2,945.51
b. Average monthly expenses from Line 18 above	\$ 2,940.00
c. Monthly net income (a. minus b.)	\$ 5.51

Document

Page 20 of 36

Desc Main

(If known)

(Print or type name of individual signing on behalf of debtor)

IN RE Austin, Samantha

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Debtor(s)

Case No.

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 18 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: September 28, 2009 Signature: /s/ Samantha Austin Debtor Samantha Austin Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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Desc Main

Document Page 21 of 36 United States Bankruptcy Court

Northern District of Illinois

IN RE:	Case No	
Austin, Samantha	Chapter 7	
De	otor(s)	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. I1 U.S.C. § 101.

#### 1. Income from employment or operation of business

None	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business,
	including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this
_	case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that
	maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the
	beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing
	under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a
	joint petition is not filed.)

AMOUNT SOURCE

4,171.00 2009 Income from employment (monthly)

51,457.00 2008 Income from employment

50,000.00 2007 Income from employment

#### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

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Complete a. or b., as appropriate, and c.

one	a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other
	debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that
_	constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of
	a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit
	counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint
	petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

**AMOUNT AMOUNT** PAID STILL OWING Case 09-35922 Doc 1 Filed 09/28/09

Entered 09/28/09 15:17:07 Page 22 of 36

Desc Main

**Great American Finance** 205 W Wacker Dr Chicago, IL 60606-1216

800.00

0.00

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

Austin 05-M1-689821

NATURE OF PROCEEDING

COURT OR AGENCY STATUS OR AND LOCATION DISPOSITION

Capital One Auto Finance v. Samantha Austin 08-M1-601416 **Circuit Court of Cook County** 

Order for possession

Great American Finance v. Samantha Austin 08-M1-161362

Contract

**Detinue** 

**Circuit Court of Cook County** 

**Judgment** 

City of Chicago v. Samantha

Registration of Administrative Judgment

**Circuit Court of Cook County** 

Vacate judgment/dismissal

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b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER **Capital One Auto Finance** 3901 Dallas Pkwy

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN June 2009

DESCRIPTION AND VALUE OF PROPERTY 2007 Dodge Charger

#### 6. Assignments and receiverships

Plano, TX 75093-7864

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	Case 09-35922 Doc 1 Filed 09/28/09 Entered 09/28/09 15:17:07 Desc Main  Document Page 23 of 36
8. Los	<b>G</b>
None	List all losses from fire, theft, other casualty or gambling within <b>one year</b> immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
9. Pay	yments related to debt counseling or bankruptcy
None	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within <b>one year</b> immediately preceding the commencement of this case.
Glea:	DATE OF PAYMENT, NAME OF AMOUNT OF MONEY OR DESCRIPTION E AND ADDRESS OF PAYEE PAYOR IF OTHER THAN DEBTOR AND VALUE OF PROPERTY Son & Gleason Washington, Ste 1218 ago, IL 60602
10. O	ther transfers
None	a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within <b>two years</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. List all property transferred by the debtor within <b>ten years</b> immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.
11. C	losed financial accounts
None	List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within <b>one year</b> immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
12. Sa	afe deposit boxes
None	List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
13. Se	etoffs

#### 1

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 $\checkmark$ 

#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

**√** 

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>September 28, 2009</b>	Signature /s/ Samantha Austin	
	of Debtor	Samantha Austin
Date:	Signature of Joint Debtor (if any)	
	<b>0</b> continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

B6 Summary (Case 09-35922,07) Doc 1

Entered 09/28/09 15:17:07 Filed 09/28/09 Document Page 25 of 36 United States Bankruptcy Court

**Northern District of Illinois** 

Desc Main

IN RE:		Case No
Austin, Samantha		Chapter 7
	Debtor(s)	•

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 2,825.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 22,638.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 49,540.04	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 2,945.51
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,940.00
	TOTAL	16	\$ 2,825.00	\$ 72,178.04	

Form 6 - Statistical Summary (12/07)2 Doc 1

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IN RE:	Case No.
Austin, Samantha	Chapter 7
Debtor(s)	

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 2,945.51
Average Expenses (from Schedule J, Line 18)	\$ 2,940.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 4,171.96

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 22,638.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 49,540.04
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 72,178.04

Case 09-35922 Doc 1 B1D (Official Form 1, Exhibit D) (12/08)

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Date: September 28, 2009

## Filed 09/28/09 Entered 09/28/09 15:17:07 Desc Main Document Page 27 of 36 United States Bankruptcy Court

**Northern District of Illinois** 

IN RE:	Case No
Austin, Samantha	Chapter <b>7</b>
Debtor(s)	-
EXHIBIT D - INDIVIDUAL DEBTOR'S WITH CREDIT COUNSELI	
Warning: You must be able to check truthfully one of the five states do so, you are not eligible to file a bankruptcy case, and the court contains whatever filing fee you paid, and your creditors will be able to result and you file another bankruptcy case later, you may be required to to stop creditors' collection activities.	an dismiss any case you do file. If that happens, you will lose me collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is filed one of the five statements below and attach any documents as directed.	, each spouse must complete and file a separate Exhibit D. Check
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, and I have a certificate from the ag certificate and a copy of any debt repayment plan developed through the	opportunities for available credit counseling and assisted me in ency describing the services provided to me. Attach a copy of the
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, but I do not have a certificate from a copy of a certificate from the agency describing the services provided the agency no later than 15 days after your bankruptcy case is filed.	opportunities for available credit counseling and assisted me in the agency describing the services provided to me. You must file
3. I certify that I requested credit counseling services from an approdays from the time I made my request, and the following exigent cirrequirement so I can file my bankruptcy case now. [Summarize exigent]	cumstances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still obtain you file your bankruptcy petition and promptly file a certificate from of any debt management plan developed through the agency. Failur case. Any extension of the 30-day deadline can be granted only for also be dismissed if the court is not satisfied with your reasons for counseling briefing.	the agency that provided the counseling, together with a copy e to fulfill these requirements may result in dismissal of your cause and is limited to a maximum of 15 days. Your case may
4. I am not required to receive a credit counseling briefing because of motion for determination by the court.]	f: [Check the applicable statement.] [Must be accompanied by a
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by re- of realizing and making rational decisions with respect to finance	
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically imparticipate in a credit counseling briefing in person, by telephone ☐ Active military duty in a military combat zone.	paired to the extent of being unable, after reasonable effort, to
5. The United States trustee or bankruptcy administrator has determi does not apply in this district.	ned that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided above is	true and correct.
Signature of Debtor: /s/ Samantha Austin	

 $Case~09\text{-}35922~~Doc~1\\ B8~(Official~Form~8)~(12/08)$ 

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Filed 09/28/09 Entered 09/28/09 15:17:07 Desc Main Document Page 28 of 36 United States Bankruptcy Court Northern District of Illinois

IN RE:			Case No	
Austin, Samantha		Chapter <b>7</b>		
	Debtor(s)			
	INDIVIDUAL DEBTO			
<b>PART A</b> – Debts secured by property of estate. Attach additional pages if necessa		fully completed for	EACH debt which is secured by property of the	
Property No. 1				
Creditor's Name:		Describe Proper	ty Securing Debt:	
Property will be (check one):  ☐ Surrendered ☐ Retained				
If retaining the property, I intend to (chat Redeem the property Reaffirm the debt Other. Explain	eck at least one):	(for	example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one):  Claimed as exempt Not claimed	ed as exempt			
Property No. 2 (if necessary)				
Creditor's Name:		Describe Property Securing Debt:		
Property will be (check one):  Surrendered Retained				
If retaining the property, I intend to (che Redeem the property Reaffirm the debt Other. Explain	eck at least one):	(for	example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one):  Claimed as exempt Not claimed	ed as exempt			
<b>PART B</b> – Personal property subject to ur additional pages if necessary.)	nexpired leases. (All three co	olumns of Part B mi	ust be completed for each unexpired lease. Attach	
Property No. 1				
Lessor's Name:	Describe Leased F	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No	
Property No. 2 (if necessary)				
Lessor's Name:	Describe Leased F	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No	
continuation sheets attached (if any)	•		·	
I declare under penalty of perjury that personal property subject to an unexpi		ntention as to any	property of my estate securing a debt and/or	
Date: <b>September 28, 2009</b>	/s/ Samantha Austin Signature of Debtor	•		

Signature of Joint Debtor

# Case 09-35922 Doc 1 Filed 09/28/09 Entered 09/28/09 15:17:07 Desc Main Document Page 29 of 36 United States Bankruptcy Court Northern District of Illinois

Austin, Samantha

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

Number of Creditors \_\_\_\_\_31

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: September 28, 2009

/s/ Samantha Austin
Debtor

Joint Debtor

Case 09-35922 Doc 1 Filed 09/28/09 Entered 09/28/09 15:17:07 Desc Main Document Page 30 of 36

Austin, Samantha 224 Elizabeth St Calumet City, IL 60409-5215 Document Page Citibank Bankruptcy 100 Citibank Dr San Antonio, TX 78245-3202

Ingalls Memorial Hospital 1 Ingalls Dr Harvey, IL 60426-3558

Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 Comcast Attn: Bankruptcy 1500 Market St Philadelphia, PA 19102-2100 Jeffrey Albert 205 W Randolph St Ste 920 Chicago, IL 60606-1814

Account Recovery Servi 3031 N 114th St Wauwatosa, WI 53222-4218 Credit Management Lp For Comcast Seconds - 4000 4200 International Pkwy Carrollton, TX 75007-1912

Linebarger Goggan Blair & Sampson, LLP For City Of Chicago 233 S Wacker Dr Ste 4030 Chicago, IL 60606-0152

Americash Loan 4818 148th St Midlothian, IL 60445-3117 Credit One Bank PO Box 98875 Las Vegas, NV 89193-8875 Lvnv Funding Llc PO Box 740281 Houston, TX 77274-0281

Blitt And Gaines For Capital One Auto Finance 661 Glenn Ave Wheeling, IL 60090-6017 Dependon Collection Se PO Box 4833 Oak Brook, IL 60522-4833 Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123-2251

Brother Loan 7621 W 63rd St Summit, IL 60501-0396 First National Bank Of Marin C/O Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714-4610 Nicor Gas 1844 W Ferry Rd Naperville, IL 60563-9662

Bud's Ambulance Service PO Box 659 Dolton, IL 60419-0659 Great American Finance 205 W Wacker Dr Chicago, IL 60606-1216 Norwest Capital Investments, Inc PO Box 1207 Hallandale, FL 33008-1207

Cap One PO Box 85520 Richmond, VA 23285-5520 H And F Law 33 N Lasalle St Chicago, IL 60602-2603 Overland Bond 4701 W Fullerton Ave Chicago, IL 60639-1817

Capital One Auto Finan 3901 Dallas Pkwy Plano, TX 75093-7864 Heller And Frisone Law 33 N Lasalle St Ste 1200 Chicago, IL 60602-2603 Payday Loan Store 947 B E Sibley Blvd Dolton, IL 60419

Capital One Auto Finance C/O Blitt & Gaines, PC 661 Glenn Ave Wheeling, IL 60090-6017 Heller Shapiro Frisone For Great American Finance 33 N Lasalle St Chicago, IL 60602-2603 Sir Finance 424 W 31st St Chicago, IL 60616-3116 Case 09-35922 Doc 1 Filed 09/28/09 Entered 09/28/09 15:17:07 Desc Main Document Page 31 of 36

South Suburban Gastroenterology, SC 17901 Governors Hwy Ste 208 Homewood, IL 60430-1146

Southwest Laboratory Phys Dept 77-9288 Chicago, IL 60678-0001

Us Cellular PO Box 203 Palatine, IL 60055-0203

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IN RE Austin, Samantha			3	Case No.

Debtor(s) (If known)

Desc Main

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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IN RE Austin, Samantha				Case No	

Debtor(s)

(If known)

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST.  STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY.  STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

#### Case 09-35922 Doc 1

Filed 09/28/09

Entered 09/28/09 15:17:07 Desc Main

Document United State Page 34 of 36

nited States	Bankru	ptcy	Cour
Northern I	District of	of Illi	nois

Debtor(s)  DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEE  1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) a one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on of or in connection with the bankruptcy case is as follows:  For legal services, I have agreed to accept  Prior to the filing of this statement I have received  Balance Due  2. The source of the compensation paid to me was: Debtor Other (specify):  3. The source of compensation to be paid to me is: Debtor Other (specify):  4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associate I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of together with a list of the names of the people sharing in the compensation, is attached.  5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptey matters;	
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Balance Due	\$901.00
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	bankruptcy;
e. [Other provisions as needed]	
6. By agreement with the debtor(s), the above disclosed fee does not include the following services:  Litigation / Adversary Proceedings \$400.00 for Motions to Redeem  Credit Counseling Fees	

#### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

**September 28, 2009** 

/s/ Troy L Gleason

Date

Troy L Gleason 6276510
Gleason & Gleason
77 W Washington, Ste 1218
Chicago, IL 60602
(312) 578-9530 Fax: (312) 578-9524
troy@chicagobk.com

UNITI	ED ST	ATES BANKRUPTCY COU	RT NORTHERN DIST DIVISION	FRICT OF ILLINOIS	EASTERN
IN RE	: Debto	/s/ Samantha Austin	EASTERN ) Bankruptc )	) Chapter 7 sy Case No.	
			REGARDING ELECT tor(s) or Corporate R		
		To Be Used	When Filing over t	he Internet	
PART	I - DE	CLARATION OF PETITION	≣R	Date:September 28, 2	2009
A.	To be	completed in all cases.			
	declare	/s/ Samantha Austin and , the un e under penalty of perjury that the security number(s) and the inforr	e information I(we) have	given my (our)attorney, incl	
Filing Fe United St understaa	e, is true a tates Bank and that fa	ments, schedules, and if applicable, applicand correct. I(we) consent to my(our) attor cruptcy Court. I(we) understand that this Dilure to file this DECLARATION will caution and 105.	ney sending the petition, statem DECLARATION must be filed v	nents, schedules, and this DECLARA with the Clerk in addition to the petit	ATION to the
В.		checked and applicable onl are primarily consumer deb	•	•	•
		⊠I (we)am (are) aware the Title 11 United StatesCode I(we) choose to proceed under	e; I(we) understand the r	elief available under each s	uch chapter;
C.		checked and applicable only entity.	y if the petition is a co	orporation, partnership, o	or limited
	G	l declare under penalty of pe and that I have been authorized relief in accordance with the ch	d to file this petition on be	ehalf of the debtor. The deb	
	Signati	ure:		Signature: orporate Officer, Partner or N	Member)

Case 09-35922 Doc 1 Filed 09/28/09 Entered 09/28/09 15:17:07 Desc Main Document Page 36 of 36

(Joint Debtor)